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# Dollars And \$ense

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Polk County Schools Employees Credit Union 276-6083

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## THIRD QUARTER 2012

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### SHARED-SECURED LOANS

Have you ever wanted to buy something but were reluctant to pull money from savings? Perhaps you're reluctant because you're not sure you'll put the money back in savings. Everyone wants to be sure there's something set aside for a rainy day. We're here to help! We offer share-secured loans at a low interest rate of 2.65% APR. A share-secured loan is a loan that is guaranteed by your funds in savings. You can borrow up to the maximum in your savings account for any purpose you want.

A share-secured loan is a good option if you are looking to build, or repair, your credit. With this loan, you borrow against funds in your savings account and receive a low, fixed-rate loan while still earning interest on your deposit.

Borrow any amount up to what you are willing to keep on hold in your deposit account. As you payoff the principal on the loan, those

amounts will be released from hold.

If you are interested in a share-secured loan, make sure funds equal to what you would like to borrow are in your account and then give us a call to submit your loan application. It won't take more than 10 minutes to get the loan at our office.

### VISA GIFT CARDS

Gift cards continue to be a preferred gift among teens. With a gift card, a parent can give a child access to a secure payment method at most major retailers. When asked if a teen would rather get a \$30 gift or a \$25 gift card, nearly 80 percent opted for the gift card. It is very convenient to pick up a gift card at the last minute for any occasion. Each card costs only \$3.00, less than the cost of gift wrap and a bow. Give them what they really want, a Visa Gift Card from the credit union.

### "Like Us" ON FACEBOOK

The credit union is now on FACEBOOK. Become a fan of Polk County Schools Employees Credit Union and get all the latest updates, promotions, and specials. This a great way to see and keep track of what's going on at the credit union.

### NEW MEMBER PROMOTION

Refer a new member to the credit union and you will receive a \$20 deposit into your share account and the new member will receive a \$5 deposit to open their new share account.

Come on, surely you know someone to refer to the credit union to enjoy all the benefits that the credit union has to offer. All school employees and family members are eligible. Offer expires December 31<sup>st</sup>.

## DO YOU HAVE A CHRISTMAS CLUB ACCOUNT?

Help yourself prepare for next year by opening a Christmas Club account to help you save for those extra holiday expenses. The Christmas Club account helps you make automated deposits over the course of the year, so you are ready when the holiday season arrives. Then we will automatically transfer the balance of your Christmas Club account into your savings account, ready for you to spend! This year's transfer will take place on October 31<sup>st</sup>. Get signed up for next year starting November 1<sup>st</sup>.

## R & R

Are you tired of your existing home? Remodeling and replacement (R&R) is a growing market for consumers. Most people don't plan for these projects, so they tap their savings and investment funds. We have two types of Home Equity loans for our members to help with these projects. With rates at an all time low right now, now is a good time to get those remodeling and replacement projects done.

## HOME EQUITY LOAN RATES:

**Fixed rate: 3.95% APR**

**Line-of-credit rate: 5.00% APR**

## ROCK OUT THE YEAR!

Don't waste time writing a check, use your debit card to pay. It's faster, safer, and much more convenient. Each time you use your debit card to make purchases between October 1<sup>st</sup> and December 31<sup>st</sup>, 2012, you will automatically be entered for a chance to win:

**Grand Prize:** \$500 Apple Gift Card

**First Place Prize:** \$300 Apple Gift Card

**Six Monthly Winners:** \$50 iTunes Gift Cards

Use the best shopping companion you have - your debit card.

## E-STATEMENTS

Go green and replace your printed statement with an e-statement. You'll receive your statement sooner and there's no need to file or store it when you're finished. Your statements will be available to access anytime, up to 6 months, with the click of a mouse. Make life a little easier!

## GIFT CARD RAFFLE

This year we decided that we would use a \$50 gift card for our Children's Miracle Network raffle. For only \$1.00 you could win a \$50.00 gift card. Join us and help

support the Children's Miracle Network charity.

## CREDIT CARD PROMOTION

All credit card purchases and cash advances made between November 1, 2012 and December 31, 2012 will receive the 4.90% APR. After the May, 2013 billing cycle all purchases made during that time with a balance will return to the current rate as stated on your statement.

## FOURTH QUARTER 2012 CALENDAR

<b>Monday, October 8</b>	Closed for Columbus Day
<b>Wednesday, October 31</b>	Close at noon for end of month processing
<b>Monday, November 12</b>	Closed for Veterans Day
<b>Thursday, November 22 Friday, November 23 and Saturday, November 24</b>	Closed for Thanksgiving Holiday
<b>Friday, November 30</b>	Close at noon for end of month processing
<b>Monday, December 24 and Tuesday, December 25</b>	Closed for Christmas Holiday
<b>Monday, December 31</b>	Closed at noon for end of month, end of quarter, end of year processing.
<b>Tuesday, January 1, 2013</b>	Closed for New Year's Day